

WHAT IS CLAIMED IS:

- 1 1. A method for accepting payments from a consumer, the method
2 comprising:
3 receiving a promise-to-pay record from a lender;
4 receiving a payment from the consumer;
5 associating the payment with the promise-to-pay record; and
6 sending a notice to the lender, the notice comprising an indicator that
7 the payment has been received.
- 1 2. The method as in claim 1 further comprising storing a record of the
2 payment in a database.
- 1 3. The method as in claim 1 further comprising electronically sending at
2 least a portion of the payment to the lender.
- 1 4. The method as in claim 1 wherein receiving the payment comprises
2 receiving the payment if the consumer provides a transaction identifier.
- 1 5. The method as in claim 4 wherein associating the payment with the
2 promise-to-pay record comprises matching the consumer-provided transaction identifier with
3 the promise-to-pay record.
- 1 6. The method as in claim 1 wherein the promise-to-pay record comprises
2 a time limit, and wherein associating the payment with the promise-to-pay record comprises
3 accepting the payment if receiving the payment occurs within the time limit.
- 1 7. The method as in claim 6 further comprising sending a request for
2 instructions to the lender if the time limit expires.
- 1 8. The method as in claim 6 further comprising sending a request for
2 instructions to the lender if the consumer attempts payment after the time limit expires.
- 1 9. The method as in claim 1 wherein receiving the promise-to-pay record
2 comprises electronically receiving the promise-to-pay record, and receiving the payment
3 comprises physically receiving the payment.

- 1 10. The method as in claim 1 wherein the payment comprises a cash
2 payment.
- 1 11. The method as in claim 1 wherein the payment comprises a debit card
2 payment.
- 1 12. The method as in claim 1 further comprising verifying a consumer
2 identity prior to receiving the payment.
- 1 13. A method for staging a transaction involving a payment from a
2 customer to a lender, the method comprising:
3 receiving a promise-to-pay from the customer;
4 creating a promise-to-pay record, the promise-to-pay record including
5 a payment amount and an expiration;
6 transmitting the promise-to-pay record to a payment service provider,
7 the payment service provider adapted to accept a cash payment from the customer if the
8 customer attempts payment prior to the expiration; and
9 receiving a notice of payment from the payment service provider if the
10 payment service provider received from the customer a payment that equals or exceeds the
11 payment amount.
- 1 14. The method as in claim 13 further comprising updating the promise-to-
2 pay record with the notice of payment.
- 1 15. The method as in claim 13 further comprising receiving a notice of
2 non-effective payment from the payment service provider, and updating the promise-to-pay
3 record with the notice of non-effective payment.
- 1 16. The method as in claim 13 further comprising electronically receiving
2 the payment amount from the payment service provider.
- 1 17. The method as in claim 13 wherein the customer comprises a
2 borrower, and the promise-to-pay comprises a promise to pay a delinquent amount owed by
3 the borrower.

1 18. The method as in claim 13 further comprising creating a transaction
2 identifier associated with the promise-to-pay record.

1 19. The method as in claim 18 further comprising providing the transaction
2 identifier to the customer.

1 20. The method as in claim 13 further comprising receiving a request for
2 instructions from the payment service provider.

1 21. The method as in claim 20 further comprising providing the payment
2 service provider with an instruction in response to the request for instructions.